

In re:
Casey Stephen Wallace
Michelle Lauren Lucero Cagonot
Debtors

Case No. 25-10963-SC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-8
Date Rcvd: Jul 28, 2025

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2025:

Recip ID	Recipient Name and Address
db/jdb	Casey Stephen Wallace, Michelle Lauren Lucero Cagonot, 1525 Baypointe Dr, Newport Beach, CA 92660-8522
42428149	Logix Credit Union, PO Box 4130, Castaic, CA 91310-4130

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: FTHCASEY.COM	Jul 29 2025 04:31:00	Thomas H Casey (TR), 26400 La Alameda, Suite 210, Mission Viejo, CA 92691-8578
smg	EDI: EDD.COM	Jul 29 2025 04:31:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Jul 29 2025 04:31:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
42428141	Email/PDF: bncnotices@becket-lee.com	Jul 29 2025 01:07:20	American Express, PO Box 981535, El Paso, TX 79998-1535
42428142	EDI: CAPITALONE.COM	Jul 29 2025 04:31:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
42428143	EDI: JPMORGANCHASE	Jul 29 2025 04:31:00	Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
42428144	EDI: CITICORP	Jul 29 2025 04:31:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
42428145	EDI: CITICORP	Jul 29 2025 04:31:00	Citibank / Best Buy, PO Box 790441, Saint Louis, MO 63179-0441
42428146	EDI: CITICORP	Jul 29 2025 04:31:00	Citibank / The Home Depot, PO Box 7032, Sioux Falls, SD 57117-7032
42428147	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 29 2025 00:52:00	Department of Education, 121 S 13th St, Lincoln, NE 68508-1911
42428148	EDI: LENDNGCLUB	Jul 29 2025 04:31:00	Lending Club Bank, 595 Market St Ste 200, San Francisco, CA 94105-2802
42428151	Email/Text: bkrgeneric@penfed.org	Jul 29 2025 00:50:00	Pentagon Federal Credit Union, PO Box 1432, Alexandria, VA 22313-1432
42428150	Email/Text: acarter@paracap.com	Jul 29 2025 00:52:00	Paramount Capital Group, 1150 1st Ave Ste 1001, Kng of Prussa, PA 19406-1393
42428152	Email/Text: BANKRUPTCY@SCHOOLSFIRSTFCU.ORG	Jul 29 2025 00:52:00	SchoolsFirst Federal Credit Union, PO Box 11547, Santa Ana, CA 92711-1547

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42428153	EDI: SYNC	Jul 29 2025 04:31:00	Synchrony / American Eagle, PO Box 71727, Philadelphia, PA 19176-1727
42428154	EDI: SYNC	Jul 29 2025 04:31:00	Synchrony / Care Credit, PO Box 71757, Philadelphia, PA 19176-1757
42428155	EDI: WTRRN BANK.COM	Jul 29 2025 04:31:00	TD Bank / Target, PO Box 673, Minneapolis, MN 55440-0673
42428156	^ MEBN	Jul 29 2025 00:52:27	Toyota Financial Services, PO Box 22171, Tempe, AZ 85285-2171
42428157	EDI: USBANKARS.COM	Jul 29 2025 04:31:00	US Bank, PO Box 6352, Fargo, ND 58125-6352
42428158	+ Email/Text: bankruptcy@webbank.com	Jul 29 2025 00:50:00	WebBank / PayPal, PO Box 757, Portsmouth, NH 03802-0757
42428159	Email/PDF: BankruptcyNoticesCCSBKOperations@wellsfargo.com	Jul 29 2025 01:28:25	Wells Fargo Card Services, PO Box 51193, Los Angeles, CA 90051-5493

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2025 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Joint Debtor Michelle Lauren Lucero Cagonot bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Benjamin Heston	on behalf of Debtor Casey Stephen Wallace bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Thomas H Casey (TR)	msilva@tomcaseylaw.com thc@trustesolutions.net
United States Trustee (SA)	ustpregion16.sa.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Casey Stephen Wallace</u>	Social Security number or ITIN	xxx-xx-0545
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Michelle Lauren Lucero Cagonot</u>	Social Security number or ITIN	xxx-xx-8930
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Central District of California			
Case number: 8:25-bk-10963-SC			

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Casey Stephen Wallace

Michelle Lauren Lucero Cagonot

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 7/28/25

Debtor 2 Discharge Date: 7/28/25

Dated: 7/28/25

By the court: Scott C Clarkson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.